Case 18-11052-TPA Doc 44 Filed 05/11/19 Entered 05/12/19 00:48:48 Desc Imaged Certificate of Notice Page 1 of 6

Form 149

## IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:

William R. Adams Debtor(s) Bankruptcy Case No.: 18–11052–TPA Per May 7, 2019 Proceeding Chapter: 13 Docket No.: 42 – 29, 38, 39 Concil. Conf.: at

## ORDER OF COURT CONFIRMING PLAN AS MODIFIED AND SETTING DEADLINES FOR CERTAIN ACTIONS

#### (1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated April 19, 2019 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:* 

- A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- □ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- □ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. A final plan conciliation conference will be held on at, in. If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- □ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- ☑ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to it's administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☑ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Department of Revenue (Claim No. 2).
- ☑ H. Additional Terms: 1) The secured claim(s) of the following Creditor(s) shall govern as to claim amount, to be paid at the modified Plan terms: Penn State Federal Credit Union (Claim No. 30).
  - 2) No further payments to following claim because of: Surrender of collateral in Amended Plan. All prior payments ratified and confirmed.

## (2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

- **A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P.* 2002(b), this Order shall not become final for a period of twenty–eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty–eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon it's entry.
- **B.** Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.
- **C.** Review of Claims Docket and Objections to Claims. Pursuant to W.PA.LBR 3021-I(c)(2), the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.
- **D.** Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to 11 U.S.C. §§506, 507 and 522 shall be filed within ninety (90) days after the claims bar date.
- **E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

### (3.) IT IS FURTHER ORDERED THAT:

- A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to 11 U.S.C.  $\S1322(b)(2)$ , nothing in this Order shall be construed to change the payment terms established in the Plan.
- **B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).
- C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty—one (21) days prior to the change taking effect.
- **D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR* 2016–1 before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.
- **E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre–confirmation defaults in any subsequent motion to dismiss.
- **F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any *secured claim* that is secured by the subject property, unless directed otherwise by further Order of Court.

United States Bankruptcy

Dated: May 9, 2019

cc: All Parties in Interest to be served by Clerk in seven (7) days

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Certificate of Notice Page 4 of 6
United States Bankruptcy Court
Western District of Pennsylvania

In re: William R. Adams Debtor Case No. 18-11052-TPA Chapter 13

#### CERTIFICATE OF NOTICE

District/off: 0315-1 User: vson Page 1 of 3 Date Rcvd: May 09, 2019 Form ID: 149 Total Noticed: 62

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
May 11, 2019.
                   +William R. Adams, 115 Barnsbury Court, Raeford, NC 28376-7905
db
                  +Patricia C. Duke, Howard Hanna Real Estate, 5458 Gardner Drive, Erie, PA 16509-3019
+Aes/pheaa Rehabs, Attn: Bankruptcy Dept, Po Box 2461, Harrisburg, PA 17105-2461
14929832
                   American Express National Bank, c/o Becket and Lee LLP,
14949786
                                                                                            PO Box 3001,
                     Malvern PA 19355-0701
14929833
                   +Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
                  +Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
+Brian E. Lantz, D.M.D. P.C., 850 Cherry Street, Waterford PA 16441-7804
14929834
14935040
                   Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
Citibank/Best Buy, Attn: Bankruptcy, Po Box 790441, St. Louis, MO 63179-0441
14949783
                  +Citibank/Best Buy, Attn: Bankruptcy, Po Box 790441, St. Louis, MO 631/9-0441
+Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034,
14929836
14929837
                     St Louis, MO 63179-0034
                  Directv, LLC, by American InfoSource as agent, PO Box 5008, Car
+Erie Water Works, 340 West Bayfront Parkway, Erie PA 16507-2004
+LendingUSA, Attn: Bankruptcy Dept, 15303 Ventura Blvd. Suite 850,
                                                                                                     Carol Stream, IL 60197-5008
14963370
14935038
14929852
                     Sherman Oaks, CA 91403-6630
                   +Mercury Card/fb&t, 2220 6th St, Brookings, SD 57006-2403
14929853
14929890
                  ++PENNSYLVANIA ELECTRIC COMPANY, BANKRUPTCY DEPARTMENT,
                                                                                          331 NEWMAN SPRINGS ROAD,
                                                                                                                             BUILDING 3,
                     RED BANK NJ 07701-5688
                  (address filed with court: Penelec, 5404 Evans Rd, Erie, PA 16509)
+PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14940389
                    Penelec, c/o FirstEnergy, 101 Crawford's Corner Rd., Bldg. #1 Ste. 1-511, Holmdel, NJ 07733-1976
14929855
                   +Penelec.
                   +Penn State Fcu, 1937 N Atherton St,
14929891
                  +Penn State Fcu, 1937 N Atherton St, State College, PA 16803-1523
+Penn State Federal Credit Union, 1937 N. Atherton St., State College, PA 16803-1523
+Quicken Loans, 662 Woodward Avenue, Detroit, MI 48226-3433
14929856
14929858
                   +State Collection Service, 2509 Stoughton Road, Madison WI 53716-3314
Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440
14935039
14929865
                   UPMC Hamot, 2010 Lothrop Street, Pittsburgh PA 15213
UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
14935036
14959271
                  UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
+Unifund CCR, 10625 Techwoods Circle, Cincinnati, OH 45242-2846
+WebCollex LLC, c/o JD Receivables LLC, PO Box 382656, Germanton
14959255
14976210
                                                                                            Germantown, TN 38183-2656
14966899
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
14929835
                  +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 10 2019 02:43:45
                                                                                                                 Capital One,
                     Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
                    E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 10 2019 02:30:52
14929838
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                     Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218
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                    Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
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                  Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 10 2019 02:30:53
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                     Columbus, OH 43218-2125
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                  Attn: Bankrutptcy Dept, Po Box 18215, Columbus, OH 43218 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 10 2019 02:30:53
14929846
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                  Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 10 2019 02:30:54
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                                                                                                         Comenitycb/truevalue,
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                     Attn: Bankruptcy Dept, Po Box 182125,
                    E-mail/Text: mrdiscen@discover.com May 10 2019 02:30:36
14933227
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                  Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
+E-mail/Text: mrdiscen@discover.com May 10 2019 02:30:36 Discove
14929849
                                                                                             Discover Financial. Po Box 3025.
                     New Albany, OH 43054-3025
                    E-mail/Text: JCAP_BNC_Notices@jcap.com May 10 2019 02:31:42
14948790
                                                                                                  Jefferson Capital Systems LLC.
                     Po Box 7999, Saint Cloud Mn 56302-9617
14929850
                    E-mail/Text: JCAP_BNC_Notices@jcap.com May 10 2019 02:31:42
                                                                                                   Jefferson Capital Systems, LLC,
                     Po Box 1999, Saint Cloud, MN 56302
                   +E-mail/Text: bncnotices@becket-lee.com May 10 2019 02:30:40
14929851
                                                                                                   Kohls/Capital One.
                     Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
14957048
                   +E-mail/Text: bankruptcydpt@mcmcg.com May 10 2019 02:31:25
                                                                                                 Midland Funding LLC.
                     PO Box 2011, Warren, MI 48090-2011
14935037
                  +E-mail/Text: Bankruptcy@natfuel.com May 10 2019 02:31:28
                                                                                               National Fuel, 1100 State Street,
                     PO Box 2081, Erie PA 16512-2081
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### Case 18-11052-TPA Doc 44 Filed 05/11/19 Entered 05/12/19 00:48:48 Desc Imaged Certificate of Notice Page 5 of 6

District/off: 0315-1 Date Rcvd: May 09, 2019 User: vson Page 2 of 3 Form ID: 149 Total Noticed: 62 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued) 14960586 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com May 10 2019 02:42:18 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com May 10 2019 02:43:49 14930640 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 +E-mail/Text: paparalegals@pandf.us May 10 2019 02:32:20 Patenaude & Felix A.P.C., 501 Corporate Drive, Southpointe Center, Suite 205, Canonsburg, PA 15317-8584 14929854 501 Corporate Drive, Southpointe Center, Suite 205, Car E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 10 2019 02:31:09 14934547 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com May 10 2019 02:55:05 14929857 Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021 E-mail/Text: bnc-quantum@quantum3group.com May 10 2019 02:31:02 14964582 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, E-mail/Text: bnc-quantum@quantum3group.com May 10 2019 02:31:02 Kirkland, WA 98083-0788 14964583 Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788 14946789 +E-mail/Text: bankruptcyteam@quickenloans.com May 10 2019 02:31:52 Ouicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408 +E-mail/PDF: gecsedi@recoverycorp.com May 10 2019 02:42:50 14929859 Syncb/citgo, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 +E-mail/PDF: gecsedi@recoverycorp.com May 10 2019 02:43:39 14967372 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021 14929860 +E-mail/PDF: gecsedi@recoverycorp.com May 10 2019 02:42:08 Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060 +E-mail/PDF: gecsedi@recoverycorp.com May 10 2019 02:42:09 14929861 Synchrony Bank/Lowes, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060 +E-mail/PDF: gecsedi@recoverycorp.com May 10 2019 02:43:39 14929862 Synchrony Bank/PayPal Cr, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060 +E-mail/PDF: gecsedi@recoverycorp.com May 10 2019 02:42:08 14929863 Synchrony Bank/TJX, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060 14929864 +E-mail/PDF: gecsedi@recoverycorp.com May 10 2019 02:42:08 Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060 14967903 +E-mail/Text: bncmail@w-legal.com May 10 2019 02:31:38 TD Bank USA, N.A. C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132 \*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\* cr Ouicken Loans Inc. cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 +Aes/pheaa Rehabs, Attn: Bankruptcy Dept, Po Box 2461, Harrisburg, PA 17105-2461 +Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540 14929867\* 14929868\* +Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801 +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 +Citibank/Best Buy, Attn: Bankruptcy, Po Box 790441, St. Louis, MO 63179-0441 +Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, 14929869\* 14929870\* 14929871\* 14929872\* St Louis, MO 63179-0034 Comenity Bank/Bon Ton, Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218 +Comenity Bank/Buckle, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125 14929873\* 14929874\* +Comenity Bank/Giant Eagle, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125 +Comenity Bank/Overstock, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125 +Comenity Bank/Pier 1, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125 +Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept, Po Box 182125, 14929875\* 14929877\* 14929878\* 14929879\* Columbus, OH 43218-2125 14929876\* 14929880\* 14929881\*

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+Comenity Bank/kingsize, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
Comenity Capital/Zales, Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218
+Comenitybank/wayfair, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
+Comenitycapital/boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
+Comenitycb/truevalue, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14929882*
                               +Comenitycb/truevalue, Attn: Bankruptcy Dept, Po Box 182125, Columbus, +Discover Financial, Po Box 3025, New Albany, OH 43054-3025

Jefferson Capital Systems, LLC, Po Box 1999, Saint Cloud, MN 56302
+Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
+LendingUSA, Attn: Bankruptcy Dept, 15303 Ventura Blvd. Suite 850,
14929883*
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                                    Sherman Oaks, CA 91403-6630
                                +Mercury Card/fb&t, 2220 6th St, Brookings, SD 57006-2403
14929888*
                                +Patenaude & Felix A.P.C.,
                                                                                             501 Corporate Drive,
14929889*
                                                                                                                                            Southpointe Center, Suite 205,
                                   Canonsburg, PA 15317-8584
                                +Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
14929892*
                                +Quicken Loans, 662 Woodward Avenue, Detroit, MI 48226-3433
14929893*
                               +Synch/citgo, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
+Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
+Synchrony Bank/Lowes, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
+Synchrony Bank/PayPal Cr, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
+Synchrony Bank/TJX, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
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                               +Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060 Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440
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# Case 18-11052-TPA Doc 44 Filed 05/11/19 Entered 05/12/19 00:48:48 Desc Imaged Certificate of Notice Page 6 of 6

District/off: 0315-1 User: vson Page 3 of 3 Date Rcvd: May 09, 2019 Form ID: 149 Total Noticed: 62

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 11, 2019 Signature: /s/Joseph Speetjens

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 9, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmllawgroup.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Rebeka Seelinger on behalf of Debtor William R. Adams rebeka@seelingerlaw.com
Ronda J. Winnecour cmecf@chapterl3trusteewdpa.com

TOTAL: 4